

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DARREL A THOMAS
STEPHANIE THOMAS
Debtor(s)

Case No. 08-05931

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2008.
- 2) The plan was confirmed on 08/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/01/2009.
- 5) The case was converted on 10/29/2009.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,367.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,388.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,388.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,101.82
Court Costs	\$0.00
Trustee Expenses & Compensation	\$185.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,287.54**

Attorney fees paid and disclosed by debtor: \$1,398.18

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES	Unsecured	1,023.00	1,023.06	1,023.06	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	3,188.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,714.00	1,778.21	1,778.21	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,505.00	1,524.05	1,524.05	0.00	0.00
CAPITAL ONE BANK	Unsecured	957.00	NA	NA	0.00	0.00
CAVALIER TELEPHONE	Unsecured	327.00	NA	NA	0.00	0.00
CHASE ADVANTAGE CREDIT	Unsecured	8,520.00	NA	NA	0.00	0.00
COMCAST	Unsecured	232.00	NA	NA	0.00	0.00
DIRECT MERCHANTS CREDIT CARD	Unsecured	1,760.00	NA	NA	0.00	0.00
DUPAGE MEDICAL GROUP	Unsecured	374.00	NA	NA	0.00	0.00
FOX RIVER DENTAL	Unsecured	391.00	NA	NA	0.00	0.00
HOME LOAN SERVICES INC	Secured	11,398.19	11,398.19	11,398.19	1,100.46	0.00
HOME LOAN SERVICES INC	Secured	NA	NA	NA	0.00	0.00
JUNIPER BANK	Unsecured	1,629.00	1,138.25	1,138.25	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,120.00	7,755.89	7,755.89	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,446.00	3,446.68	3,446.68	0.00	0.00
RIAZ BABER MD	Unsecured	187.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	2,869.00	3,188.19	3,188.19	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	655.00	179.25	179.25	0.00	0.00
SILVER CROSS HOSPITAL	Unsecured	111.00	NA	NA	0.00	0.00
SST FAIRLANE CREDIT	Unsecured	3,474.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Unsecured	59.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$11,398.19	\$1,100.46	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,398.19	\$1,100.46	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,033.58	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,287.54</u>	
Disbursements to Creditors	<u>\$1,100.46</u>	
TOTAL DISBURSEMENTS :		<u>\$3,388.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/17/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.